Loan Delivery Test Environment At-a-Glance

Making the most of your Loan Delivery process

Updated May 20, 2025

The Fannie Mae Loan Delivery Test Environment (LDTE) is available to support the rollout of Loan Delivery enhancements. LDTE mirrors the Loan Delivery production application, featuring new and enhanced functionality, greater transparency, and improved edit management capabilities that enable more efficient delivery of loans to Fannie Mae.

The Loan Delivery Test Environment allows lenders and technology solution providers to test Uniform Loan Delivery Dataset (ULDD) XML files for import, as well as test data fields for manual entry.

Features & Benefits

FEATURE	BENEFITS
ULDD edits	Learn about what ULDD business rules (edits) you may receive prior to delivery in production. Reference the Loan Delivery Business Rules Dictionary for edit details.
Validate your XML	Testing your loan delivery XML file is important to ensuring your file is properly formed and maps accurately to the MISMO schema and the ULDD requirements.
Easy to access	LDTE is available on the FannieMae.com Loan Delivery Test Environment page, along with important resources to perform your testing (e.g., test case scenarios, etc.).
Secure environment	New commitments are transferred from production each business day (Monday – Friday) and available in LDTE the following business day. Note that data within the test environment is for testing purposes only.

Testing Features

WHAT IT TESTS ☑
Most Loan Delivery business rules in production *(see the Loan Delivery Business Rules Dictionary*
ULDD data requirements
Data requirements related to loan characteristics
Consistency and data integrity
File format and schema

WHAT IT DOESN'T TEST ⊗
Appraisal Document File Identifier/Uniform Collateral Data Portal® (UCDP®) match rules*
Uniform Closing Dataset (UCD) Casefile ID match rules
Desktop Underwriter® (DU®) Compare edits for Loan Delivery production data*
Certification status will be left blank along with closed and funded data
Loan limit validation rules
Commitment eligibility edits
High LTV Refi matches and certain eligibility rules
RefiNow matches and certain eligibility rules
Area Median Income (AMI) rules

Getting Started

- **LDTE Direct URL:** **https://loandelivery-clve.fanniemae.com/LD**
  - *Reminder*: To support your testing, resources are available on FannieMae.com including the Loan Delivery Business Rules Dictionary, User Guide, eLearning tutorial, ULDD Appendix D, and more.

- **Internet Browser requirements:** LDTE requires a minimum of the following Web browser versions:
  - Microsoft Edge 44.17763.831.0
  - Mozilla Firefox® Version 38.1.1
  - Google Chrome™ Version 46

NOTE: *Our technology applications are developed to run most optimally on the web browser versions listed. Users may encounter unexpected behavior and/or loss of some functionality and content if attempting to use a lower (or higher) version of the compatible browsers, or browsers not listed. Refer to Fannie Mae's Technology Requirements for more information.*

- **Log into LDTE with your Loan Delivery production user ID/password OR register in Technology Manager:**
  - Use your Loan Delivery production user ID/password to access LDTE.
  - If you do not have access currently, and require access to Loan Delivery production and LDTE, have your Corporate Administrator request access for you through Technology Manager.

NOTE: *In Technology Manager the Administrator will find the Loan Delivery Test Environment link from the list of "available" applications; select this to provide access to the appropriate users within your company.*

  - o If you do not know who your Administrator is, contact your regional office account team representative or the Customer Contact Center.

- **To filter out the edits that the test environment *does not* test for, follow these steps:**
  1) Go to the Loan Delivery Business Rules Dictionary on the Loan Delivery page

NOTE: *You must use your Loan Delivery user ID/password to access the dictionary.*

  2) Select the **Edits LD** tab of the workbook
  3) Highlight the column headers and set up your filters (Ctrl + Shift +L)
  4) From the **LD Edit ID** column, click the dropdown (make sure "Select All" is marked). Scroll down and click all Edits that begin with "A", "C", and "D" to de-select those edits. Click "OK."
  6) From the **Category** column, click the dropdown and scroll down and click all Edits with the following categories to de-select those edits and click "OK."
     - Commitment
     - AMI

  7) From the **Sub-Category** column, click the dropdown and scroll down and click all Edits with the following categories to de-select those edits and click "OK."
     - High LTV Refi Validation
     - RefiNow Validation

- **To filter for the edits for the ULDD Phase 5 Mandate of July 28, 2025, follow these steps:**
    1) Select the Edits LD tab of the workbook
    2) Highlight the column headers and set up your filters (Ctrl + Shift +L)
    3) From the **Sub-Category** column, click the dropdown. Click to un-check the box next to Select All, scroll down and click the following categories and click "OK."
        - Existing Rule - ULDD Ph 5
        - Existing Rule – Impacted ULDD Ph 5

Quick Tips for Testing

- Validate that your Payee Codes, Wiring Instructions, and Financial Institution Number(s) are all correct prior to testing.
- For MBS Pool testing, retrieve 'dummy' pool numbers within LDTE in order to submit pools in LDTE.
- For standard MBS Pools only, data point SID 398.3 WireInstruction ReferenceIdentifier (Wire Nickname) that has been added to the ULDD XML import file. For further instructions on testing this optional field refer to the Wire Instruction Reference Identifier Job Aid.

> *Technology Service Providers that need assistance with testing the Wire Instruction Reference Identifier should contact the Integration Support mailbox.*

> **NOTE:** *A pool number can only be used for a single submission and cannot subsequently be used for a new submission or resubmission. Lenders will receive a notification in Loan Delivery that will prohibit them from submitting a pool with a previously submitted pool number. The lender will then be required to move loans into a new pool number in order to submit.*

- Commitments requested through the Fannie Mae Pricing & Execution – Whole Loan® (PE – Whole Loan) application for the Loan Delivery production environment will be available the next business day (Monday – Friday) on the Commitment Management screen in LDTE.
- If you need to forward your XML file to any Fannie Mae points-of-contact for troubleshooting, be sure to *remove* the Non-public Personal Information (NPI) before forwarding the file.

> **NOTE:** *Technology Service Providers that need assistance with LDTE Access, Payee Codes, Security Wires, Commitments and Pool numbers should contact the Integration Support mailbox.*

> **NOTE:** *Loan Delivery masks the display of the social security number (SSN) within the Loan Delivery application and also in the MISMO XML export files.*

- Lenders may choose to submit various loan types and characteristics to generate Loan Delivery business rules. Users can modify data as desired to troubleshoot edits. See below for suggested guidance on establishing a test plan.
    o Determine the types of loans you want to test. Some loan features may include:

Loans with (or without) MI	Manually Underwritten Loans	

Multi-unit Properties	Loans with Legal Entity Borrower	Project Underwriting – Condo/ Coops

Training & Support

- [Loan Delivery Application page](): Features links to access Loan Delivery and user resources.

- For questions on the [Loan Delivery Test Environment](), call 1-800-2FANNIE (1-800-232-6643) or contact your Fannie Mae representative.